

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ANDY FANG

Debtor(s)

Case No. 19-21620GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/22/2019.
- 2) The plan was confirmed on 06/21/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/10/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/26/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,948.28.
- 10) Amount of unsecured claims discharged without full payment: \$36,021.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$38,928.51
Less amount refunded to debtor	\$275.03

NET RECEIPTS: **\$38,653.48**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,088.05
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,884.46
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,972.51**

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN AIRLINES FCU	Secured	1,512.44	1,550.59	1,550.59	1,550.59	151.20
AMERICAN AIRLINES FCU	Secured	14,211.47	14,211.47	14,211.47	14,211.47	2,556.18
AMERICAN EXPRESS NATIONAL BANK	Unsecured	1,256.00	1,256.82	1,256.82	244.58	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	380.00	380.90	380.90	74.12	0.00
CARNEGIE BORO- R/E TAX**	Secured	NA	369.90	0.00	0.00	0.00
CARNEGIE BORO- R/E TAX**	Secured	NA	173.47	0.00	0.00	0.00
CHASE BANK USA NA(*)	Unsecured	2,720.00	2,720.19	2,720.19	529.35	0.00
INTERNAL REVENUE SERVICE*	Priority	7,373.63	6,264.56	6,264.56	6,264.56	0.00
INTERNAL REVENUE SERVICE*	Unsecured	13,414.44	15,135.29	15,135.29	2,945.30	0.00
LVNV FUNDING LLC	Unsecured	2,100.00	2,169.64	2,169.64	422.21	0.00
LVNV FUNDING LLC	Unsecured	3,247.00	3,247.24	3,247.24	631.90	0.00
NORDSTROM	Unsecured	2,324.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	212.23	212.23	41.30	0.00
PNC BANK NA	Unsecured	600.00	600.11	600.11	116.78	0.00
PNC BANK NA	Unsecured	492.00	492.64	492.64	95.87	0.00
PNC BANK NA	Unsecured	1,591.00	1,591.26	1,591.26	309.66	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	812.00	812.71	812.71	158.15	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	807.04	807.04	157.05	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	409.00	409.79	409.79	79.75	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	902.00	902.44	902.44	175.61	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	973.00	973.93	973.93	189.53	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	1,706.00	1,706.23	1,706.23	332.03	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	140,506.00	140,508.46	0.00	0.00	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	0.00	5,783.72	0.00	0.00	0.00
ROCKET LOANS	Unsecured	6,933.00	7,023.30	7,023.30	1,366.72	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	56.00	82.87	82.87	16.13	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	153.00	153.80	153.80	29.93	0.00
SYNCHRONY BANK**	Unsecured	807.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	220.00	159.30	159.30	31.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$14,211.47	\$14,211.47	\$2,556.18
All Other Secured	\$1,550.59	\$1,550.59	\$151.20
TOTAL SECURED:	\$15,762.06	\$15,762.06	\$2,707.38
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,264.56	\$6,264.56	\$0.00
TOTAL PRIORITY:	\$6,264.56	\$6,264.56	\$0.00
GENERAL UNSECURED PAYMENTS:	\$40,837.73	\$7,946.97	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,972.51</u>	
Disbursements to Creditors	<u>\$32,680.97</u>	
TOTAL DISBURSEMENTS :		<u>\$38,653.48</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/08/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.